

In re:
James Michael Stritch
Debtor

Case No. 20-10313-djb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Mar 31, 2025

Form ID: 3180W

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2025:

Recip ID	Recipient Name and Address
db	+ James Michael Stritch, 120 Bryn Mawr Ave, Newtown Square, PA 19073-3817
14499747	+ American Air Distributing, Inc., c/o Amato and Keating, P.C., 107 North Commerce Way, Bethlehem PA 18017-8913
14479757	+ Hajoca Corporation d/b/a Weinstein Supply, c/o Amato and Keating, P.C., 107 North Commerce Way, Bethlehem PA 18017-8913
14504142	+ Marple Fleet Leasing, LLC, Eckert Seamans Cherin & Mellott, LL, c/o Alan Moldoff, 50 S. 16th St., 22nd f, Philadelphia, PA 19102-2516
14453510	+ R.E. Michel Company, LLC, c/o Amato & Keating, 107 N. Commerce Way, Bethlehem, PA 18017-8913
14483278	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz, and Hertz, LLP, 950 New Loudon Road, Latham, New York 12110-2100

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 01 2025 01:37:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Apr 01 2025 05:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14480282	EDI: ATLASACQU	Apr 01 2025 05:33:00	Atlas Acquisitions LLC, on behalf of UHG I LLC, 294 Union St., Hackensack, NJ 07601
14493485	Email/PDF: bncnotices@becket-lee.com	Apr 01 2025 01:50:44	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14867146	+ Email/Text: gocadle@cadleco.com	Apr 01 2025 01:37:00	Cadles of West Virginia LLC, 100 North Center Street, Newton Falls, OH 44444-1321
14481549	+ EDI: AIS.COM	Apr 01 2025 05:33:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14478038	+ Email/Text: bankruptcy@cavps.com	Apr 01 2025 01:37:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14507723	EDI: CITICORP	Apr 01 2025 05:33:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14479346	EDI: DISCOVER	Apr 01 2025 05:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14477476	Email/Text: ECMCBKNotices@ecmc.org	Apr 01 2025 01:37:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14500592	+ Email/Text: RASEBN@raslg.com	Apr 01 2025 01:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L, 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
14519532	Email/Text: camanagement@mtb.com	Apr 01 2025 01:37:00	M&T BANK, PO Box 840, Buffalo, NY 14240
14584777	Email/Text: mspurrier@nationalfunding.com	Apr 01 2025 01:36:00	National Funding, 9530 Towne Centre Dr., Suite 120, San Diego, CA 92121
14484868	Email/Text: NissanBKNotices@nationalbankruptcy.com		

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14504522

+ Email/Text: DeftBkr@santander.us

Apr 01 2025 01:36:00

Nissan Motor Acceptance, POB 660366, Dallas,
TX 75266-0366

Apr 01 2025 01:37:00

Santander Bank, N.A., 450 Penn Street, MC:
10-421-MC3, Reading, PA 19602-1011

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2025 at the address(es) listed below:

Name	Email Address
ALEXANDRA D. ROGIN	on behalf of Creditor Marple Fleet Leasing LLC arogin@eckertseamans.com, lgervasi@eckertseamans.com
ANTHONY A. FRIGO	on behalf of Debtor James Michael Stritch anthonyfrigo@msn.com frigoar70666@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
GARY F SEITZ	on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com
GARY F. SEITZ	on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net
HOLLY SMITH MILLER	on behalf of Trustee GARY F. SEITZ hsmiller@gsbblaw.com abrown@gsbblaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KERI P EBECK	on behalf of Creditor Nissan Motor Acceptance Corporation kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
MEGAN M ADEYEMO	on behalf of Creditor National Funding Inc. madeyemo@grsm.com, asoto@grsm.com
REBECCA K. MCDOWELL	on behalf of Creditor SANTANDER BANK N.A. rmcdowell@slgcollect.com, pwirth@slgcollect.com;anovoa@slgcollect.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
VANESSA T. LINCK	on behalf of Creditor National Funding Inc. vlinck@grsm.com

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TOTAL: 12

Information to identify the case:

Debtor 1	James Michael Stritch	Social Security number or ITIN	xxx-xx-0347
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	20-10313-djb		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James Michael Stritch

3/31/25

By the court: Derek J Baker
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.